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*Attorneys for Defendant, BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP*

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**In Re:**

**Kosar P. Bhatti**

Kosar P. Bhatti,

:**Chapter 13**

Plaintiff,

:**Bankruptcy Case No. 09-38411**

v.

:**Adversary Case No. 09-02894**

Countrywide Home Loans Servicing,

:**Motion Day: November 17, 2010**

Defendant.

:

**CERTIFICATION OF COUNSEL IN SUPPORT OF MOTION FOR SUMMARY  
JUDGMENT**

I, Martin C. Bryce, Esquire, hereby certify and state as follows under  
penalty of perjury pursuant to 28 U.S.C. § 1746:

1. I am a partner at the law firm of Ballard Spahr, LLP, counsel for  
BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP (“BAC” or  
“Defendant”) in the above-captioned matter. I am submitting this Certification in support  
of Defendant’s Motion for Summary Judgment.

2. A true and correct copy of the Plaintiff's Mortgage is attached hereto as Exhibit A.
3. A true and correct copy of Plaintiff's Complaint is attached hereto as Exhibit B.
4. A true and correct copy of BAC's Responses to Interrogatories are attached hereto as Exhibit C.
5. A true and correct copy of Plaintiff's Responses to BAC's Interrogatories are attached hereto as Exhibit D.
6. A true and correct copy of the Plaintiff's Note is attached hereto as Exhibit E.
7. A true and correct copy of Plaintiff's complete Payment History for the Mortgage is attached hereto as Exhibit F.
8. A true and correct copy of BAC's Response Letter is attached hereto as Exhibit G.
9. A true and correct copy of Plaintiff's purported QWR Letter is attached hereto as Exhibit H.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: October 4, 2010

/s/ Martin C. Bryce  
Martin C. Bryce, Esquire